B 1 (Official F@mste (09840209 Doc 1 Filed 01/17/08 Entered 01/17/08 16:54:01 Desc Main United States Bankruptum Centre Page 1 of 55 **Voluntary Petition** District of Minnesota Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): LAVALLE, DEBORAH, K LAVALLE, ANTHONY, T All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 9535 than one, state all): 6127 Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 114 16 AVE N 114 16 AVE N ST CLOUD, MN ST CLOUD, MN ZIP CODE ZIP CODE 56303 56303 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **STEARNS STEARNS** Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Peti	ition Document	$_{Nan}$ Page 2, of $_{s}$ 55					
(This page must	be completed and filed in every case)	ANTHONY T LAVALLE, DEBORAH	K LAVALLE				
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)					
Location Where Filed:	NONE	Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner o	or Affiliate of this Debtor (If more than one, attach ac	dditional sheet)				
Name of Debtor: NONE		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X /s/ROBERT L. KALENDA 1/10/2008							
		Signature of Attorney for Debtor(s) ROBERT L. KALENDA	Date 53260				
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	hibit C threat of imminent and identifiable harm to public heal	Ith or safety?				
☑ No							
Exhibit D If this is a joint petit	y every individual debtor. If a joint petition is filed, each spouse mus completed and signed by the debtor is attached and made a part of the	his petition.					
		ding the Debtor - Venue					
 ✓	(Check any Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 cm.)		ays immediately				
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
		des as a Tenant of Residential Property pplicable boxes.)					
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).					
		(Name of landlord that obtained judgment)					
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		red to cure the				
	Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	d after the				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).						

Voluntary Petition Chis page must be completed and filed in every case	d States Code. I are attached. h the
Signatures Signatures Signatures Signatures Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, 11, 12 or 13 of tule 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. II, 12 or 13 of tule 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. II, 12 or 13 of tule 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. III no attorney represents me and no bankruptcy petition preparer signs the petition! I request relief in accordance with chapter 15 of Title 11, United States Code, specified in this petition. X s/ ANTHONY T LAVALLE Signature of Debtor ANTHONY T LAVALLE Signature of Joint Debtor ANTHONY T LAVALLE Signature of Joint Debtor DEBORAH K LAVALLE Telephone Number (If not represented by attorney) X s/ROBERT L. KALENDA Signature of Attorney of Debtor(s) ROBERT L. KALENDA Bar No. 53260 Printed Name of Attorney for Debtor(s) Bar No. KALENDA & ASSOCIATES Firm Name 919 W ST GERMAIN ST #2000 Address ST CLOUD MN 56301 320-255-8840 320-255-8840 320-255-8840 320-255-1631 Telephone Number Signature of the office, principal, responsible, promalgated pursuant of the officer, principal, responsible, promalgated pursuant	d States Code. I are attached. h the
Signature(s) of Debtor(s) (Individual/Joint) Idealare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proxeced under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney preparents me am do bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Irequest relief in accordance with the chapter of title 11, United States Code, specified in this petition. X s/ANTHONY T LAVALLE	d States Code. I are attached. h the
I declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title I1, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition II have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of Title 11, United States Code, specified in this petition. X s/ANTHONY T LAVALLE Signature of Debtor ANTHONY T LAVALLE Signature of Joint Debtor DEBORAH K LAVALLE Telephone Number (If not represented by attorney) 1/10/2008 Date Signature of Attorney X /s/ROBERT L. KALENDA Signature of Attorney for Debtor(s) ROBERT L. KALENDA Bar No. 53260 Printed Name of Attorney for Debtor(s) ROBERT L. KALENDA Bar No. 53260 Printed Name of Attorney for Debtor(s) / Bar No. KALENDA & ASSOCIATES Firm Name 919 W ST GERMAIN ST #2000 Address ST CLOUD MN 56301 I declare under penalty of perjury that the information provided in this and correct, that I am authorized to file this petition. I request relief in accordance with chapter 15 of Title 11, United States Code, specified in this petition. (Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code, specified in the petition. A certified Copies of the documents required by \$1 10 S.C. \$110 (S.D. 110	d States Code. I are attached. h the
and correct, that I am authorized to file this petition. If positioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11. United States Code, understand the relief available under each such chapter, and chose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of Title 11, United States Code, specified in this petition. X s/ANTHONY T LAVALLE Signature of Debtor ANTHONY T LAVALLE Signature of Joint Debtor DEBORAH K LAVALLE Telephone Number (If not represented by attorney) 1/10/2008 Date X/S/ROBERT L. KALENDA Signature of Attorney for Debtor(s) ROBERT L. KALENDA Bar No. 53260 Printed Name of Attorney for Debtor(s) / Bar No. KALENDA & ASSOCIATES Firm Name 919 W ST GERMAIN ST #2000 Address ST CLOUD MN 56301 320-255-8840 320-255-8840 320-255-1631 Telephone Number (If the bankruptcy petition preparer is not the Social-Security number of the officer, principal, responsible petition for some preparer is not the Social-Security number of the officer, principal, responsible petition preparer is not the Social-Security number of the officer, principal, responsible petition preparer is not the Social-Security number of the officer, principal, responsible petition. Check only one box.) (Check	d States Code. I are attached. h the
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Chapter of title 11 specified in the petition. A certified copy of order granting recognition of the foreign main proceeding is attracted in this petition.	the
Signature of Debtor ANTHONY T LAVALLE X s/ DEBORAH K LAVALLE Signature of Joint Debtor DEBORAH K LAVALLE Telephone Number (If not represented by attorney) 1/10/2008 Date Signature of Attorney X /s/ROBERT L. KALENDA Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) / Bar No. Printed Name of Attorney for Debtor(s) / Bar No. Printed Name of Attorney for Debtor(s) / Bar No. KALENDA & ASSOCIATES Firm Name 919 W ST GERMAIN ST #2000 Address ST CLOUD MN 56301 Signature of Foreign Representative) (Frinted Name of Foreign Representative) Signature of Foreign Representative) (Frinted Name of Foreign Representative) Signature of Non-Attorney Petition Prepare I declare under penalty of perjury that: (1) I am a bankruptcy petition in debtor in this document and the notices and information r U.S.C. § 110(t), 110(t), and 342(b); and, (3) if rules or guidelines by promulgated pursuant to 11 U.S.C. § 110(b), setting a maximum fee for by bankruptcy petition preparers, I have given the debtor notice of the before preparing any document for filing for a debtor or accepting any as required in that section. Official Form 19 is attached. Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not the Social-Security number of the officer, principal, responsible principal.	
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1/10/2000	
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*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address	
Signature of Debtor (Corporation/Partnership) X Not Applicable	
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor. Date Signature of bankruptcy petition preparer or officer, principal, respectively.	
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Dames and Social-Security numbers of all other individuals who provided above. Names and Social-Security numbers of all other individuals who provided above.	onsible person, or
X Not Applicable in preparing this document unless the bankruptcy petition preparer individual.	repared or assisted
Signature of Authorized Individual If more than one person prepared this document, attach to the apprent for each person.	repared or assisted
Printed Name of Authorized Individual A bankruptcy petition preparer's failure to comply with the prov the Federal Rules of Bankruptcy Procedure may result in fines of	repared or assisted is not an
Title of Authorized Individual both. 11 U.S.C. § 110; 18 U.S.C. § 156.	repared or assisted is not an opriate official form isions of title 11 and

Date

Case 08-40209 Doc 1 Filed 01/17/08 Entered 01/17/08 16:54:01 Desc Main Page 4 of 55 Document

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re:	ANTHONY T LAVALLE DEBORAH K LAVALLE	Case No.
	Debtors	Chapter <u>13</u>

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:	1/10/2008	Signed: s/ ANTHONY T LAVALLE ANTHONY T LAVALLE
Datad:	1/10/2008	Signed: s/ DFRORAH K LAVALLE

DEBORAH K LAVALLE

/s/ROBERT L. KALENDA Signed: **ROBERT L. KALENDA**

Attorney for Debtor(s)

53260 Bar no.: **KALENDA & ASSOCIATES** 919 W ST GERMAIN ST #2000

ST CLOUD MN 56301

Telephone No.: 320-255-8840 Fax No.: 320-255-1631

E-mail address:

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B6A (Official Form 6A) (12/07)

In re:	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	 ,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
IHOME: LOTS 17 AND 18 IN BLOCK 2 IN PLATTE'S SECOND ADDITION TO THE CITY OF ST. CLOUD, STEARNS COUNTY, MN 2006 APPRAISED VALUE	Joint tenants	J	\$ 138,000.00	\$ 120,312.00
	Total	>	\$ 138,000.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		CASH	J	40.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		BEDROOM, KITCHEN AND LIVING ROOM FURNITURE, APPLIANCES, LINENS, KITCHENWEAR, PERSONAL GOODS OF CHILDREN, PERSONAL 2006 15' LAPTOP COMPUTER, TV, VCR, DVD, RADIO, LAWN MOWER AND SNOWBLOWER	٦	6,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		CLOTHING	J	250.00
7. Furs and jewelry.		WEDDING RINGS	J	250.00
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			-
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
 Licenses, franchises, and other general intangibles. Give particulars. 	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 OLDS ALERO 168K MILES VIN 1G3NL52T2YC354923 NADA RETAIL	w	3,165.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	Х			
Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Χ			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			

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		Document	Page 8 of 55	

B6B (Official Form 6B) (12/07) -- Cont.

n re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	2 continuation sheets attached Total	al >	\$ 9,705.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

|--|

✓ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2000 OLDS ALERO 168K MILES VIN 1G3NL52T2YC354923 NADA RETAIL	11 USC § 522(d)(2)	465.00	3,165.00
BEDROOM, KITCHEN AND LIVING ROOM FURNITURE, APPLIANCES, LINENS, KITCHENWEAR, PERSONAL GOODS OF CHILDREN, PERSONAL 2006 15' LAPTOP COMPUTER, TV, VCR, DVD, RADIO, LAWN MOWER AND SNOWBLOWER	11 USC § 522(d)(3)	6,000.00	6,000.00
CASH	11 USC § 522(d)(5)	40.00	40.00
CLOTHING	11 USC § 522(d)(3)	250.00	250.00
IHOME: LOTS 17 AND 18 IN BLOCK 2 IN PLATTE'S SECOND ADDITION TO THE CITY OF ST. CLOUD, STEARNS COUNTY, MN	11 USC § 522(d)(1)	17,688.00	138,000.00
WEDDING RINGS	11 USC § 522(d)(4)	250.00	250.00

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B6D (Official Form 6D) (12/07)

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	,	Case No.	
		Debtors	·		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4373 COUNTRY WIDE HOME LOANS SVR 314 PO BOX 5170		10/01/2006 Mortgage IHOME: LOTS 17 AND 18 IN BLOCK 2 IN PLATTE'S SECOND ADDITION TO THE CITY OF ST. CLOUD, STEARNS COUNTY, MN 2006 APPRAISED VALUE				120,312.00	0.00	
ACCOUNT NO. 3801 MID ATLANTIC FINANCE 15500 LIGHTWAVE DR CLEARWATER FL 33771		w	08/01/2006 Security Agreement 2000 OLDS ALERO 168K MILES VIN 1G3NL52T2YC354923 NADA RETAIL VALUE \$3,165.00				2,700.00	835.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 123,012.00	\$ 835.00
\$ 123,012.00	\$ 835.00

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Document

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B6E (Official Form 6E) (12/07)

In re

ANTHONY T LAVALLE DEBORAH K LAVALLE

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
V	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).
adiu	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of streent.

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3 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
	AUTHORI I EATHALEE	DEBOTOTI IN ENTONEEEE	 ,	(If known)
		Debtors		,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Domestic Support Obligations

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. DAN PIRSIG 18954 KANDI-MEEKER RD ATWATER MN 56209		W	NOTICE ONLY, NO ARREARS				0.00	0.00	0.00

Sheet no. $\underline{2}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total ➤
(Use only on last page of the completed
Schedule E. Report also on the Summary of

Schedules.)

Total >

Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$		
	\$	\$

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B6E (Official Form 6E) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE		Case No.	
		Debtors	,		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

(If known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 9535 IRS PO BOX 21126 PHILADELPHIA PA 19114		J	04/15/2007 INCOME TAX				941.00	941.00	0.00
ACCOUNT NO. 9535 MN DEPARTMENT OF REVENUE SPECIAL ACTIONS 551 BANKRUPTCY SECTION PO BOX 64447 ST PAUL MN 55164		J	04/15/2005				605.00	605.00	0.00

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 1,546.00	\$ 1,546.00	\$ 0.00
\$ 1,546.00		
	\$ 1,546.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX0178		Н	01/11/2007				517.00
1ST BANK OF DELAWARE CONTINENTAL FINANCE PO BOX 30311 TAMPA FL 33630-3311			HOUSEHOLD				
ACCOUNT NO. XXXX7010		W	08/19/2005				529.75
ACCOUNT SOLUTIONS GROUP 205 BRYANT WOODS SOUTH AMHERST NY 14228			HOUSEHOLD				
ACCOUNT NO. 57789		Н	08/17/2005				1,092.94
AFFLIATED CREDIT SERVICES PO BOX 1329 ROCHESTER MN55903			MEDICAL				
ACCOUNT NO.		J					2,700.00
ANOKA COUNTY COURTHOUSE 325 E MAIN ST ANOKA MN 55303			EVICTION 08/2000				
ACCOUNT NO. XXXX0272		W	10/02/2006				2,935.75
ARM PO BOX 129 THORFARE NJ 08086-0129			HOUSEHOLD FOR CAPITAL 1 SERVICES XXX8788				

15 Continuation sheets attached

Subtotal > \$ 7,775.44

Total > (Use only on last page of the completed Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	 ,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX0480		w	07/30/2007				548.62
ARM PO BOX 129 THORFARE NJ 08086-0129			HOUSEHOLD COLLECTION FOR HSCBC				
ACCOUNT NO. XXXX1092		w	04/12/2006				529.75
ARROW FINANCIAL SERVICES 5996 W TOUHY AVE NILES IL 60714			HOUSEHOLD				
ACCOUNT NO. XXXX5903		Н	09/26/2007				820.22
ARROW FINANCIAL SERVICES 21031 NETWORK PLACE CHICAGO IL 60678-1031			FOR PREMIER BANKCARD HOUSEHOLD				
ACCOUNT NO. XXXX3340		Н	10/07/2005				439.94
ASSET ACCEPTANCE LLC PO BOX 2039 WARREN IL 48090-2039			FOR SPRINT PCS HOUSEHOLD				
ACCOUNT NO. XXXX3378		Н	06/25/2005				26.27
BMG PO BOX 91501 INDIANAPOLIS IN 46921-0009			HOUSEHOLD				

Sheet no. $\underline{1}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 2,364.80

Total > Subtotal > Su

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX0150		w					871.70
CAPITAL MANAGEMENT SERVICES 726 EXCHANGE ST BUFFALO NY 14210			HOUSEHOLD PRIOR TO 2007				
ACCOUNT NO. XXXX9261		н	10/01/2007				13,957.58
CAPITAL ONE PO BOX 85064 GLEN ALLEN VA 23058			REPOSESSION OF TAURUS				
ACCOUNT NO. 651061/680221/735790		J					556.24
CENTRA CARE CLINIC 1200 N 6TH ST ST CLOUD MN 56303			MEDICAL 9/27-12/13/07				
ACCOUNT NO. XXXX4443		J	06/16/2007				45.90
CENTRAL MN ANESTHISIA 14700 28TH AVE STE 20 PLYMOUTH MN 55447			MEDICAL				
ACCOUNT NO. SEVERAL ACCOUNTS		J					2,496.24
CENTRAL MN EMERG PHYS 1406 6TH AVE N ST CLOUD MN 56303			MEDICAL 2003-2007				

Sheet no. $\underline{2}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

17,927.66 Subtotal >

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX6173		J	10/31/2006				800.00
CENTRAL MN MENTAL HEALTH CENTER 1321 NORTH 13TH ST ST CLOUD MN 56303			MEDICAL				
ACCOUNT NO. XXXX6553		J	12/29/2007				65.78
CHARTER COMMUNICATIONS 3380 NORTHERN VALLEY PINE ROCHESTER MN 55906 CREDIT PROTECTION ASSOCIATION 13355 NOEL RD DALLAS TX 75420	T		HOUSEHOLD FOR CHARTER				
ACCOUNT NO. XXXX8006		Н	07/30/2005				1,051.84
CHASE RECEIVABLES 1247 BROADWAY SONOMA CA 95476			HOUSEHOLD COLLECTION FOR CROSS COUNTRY BANK				
ACCOUNT NO. XXXX2434		Н	07/09/2007				45.90
CMRE FINANCIAL SERVICES INC 3075 E IMPERIAL HWY 200 BREA CA 92821-6753			MEDICAL				

Sheet no. $\underline{3}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,963.52

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX7088		J	08/30/2007				993.76
COLLECTION RESOURCES PO BOX 2270 ST CLOUD MN 56302-2270			FOR ST CLOUD SURGICAL & PETERSON & BARRYMORE MEDICAL				
ACCOUNT NO. XXXX2434		J	07/09/2007				45.00
COLLECTION RESOURCES PO BOX 2270 ST CLOUD MN 56302-2270			BELL APPLIANCE OF COLD SPRING HOUSEHOLD				
ACCOUNT NO. UNKNOWN		J	10/12/2007				373.00
CRAIG A ROSE 921 MAIN STREET HOPKINS HOPKINS MN 55343			FOR CENTRAL LAKE MEDICAL MEDICAL				
ACCOUNT NO. NONE		w					10,000.00
DANIEL J PIRSIG 18954 KANDI MEEKER RD ATWATER MN 56209			JUDGMENT FROM DIVORCE MAY 2000				
ACCOUNT NO. XXXX2110		Н	05/25/2006				624.79
DEBT RECOVERY SOLUTIONS 900 MERCHANTS CONCOURSE STE 106 WESTBURY NY 11590-5114			HOUSEHOLD				

Sheet no. $\underline{4}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 12,036.55

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

ln

re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX7598		Н					2,348.15
EDOP LOAN SERVICES PO BOX 21302 ST PAUL MN 55121			STUDENT LOAN JAN 2007				
ACCOUNT NO. XXXX1243/XXXX0448		J	02/26/2007				558.56
FINANCIAL CONSULTANTS CO 160 3RD AVE W #100 FOLEY MN 55329-0235			MEDICAL/HOUSEHOLD				
ACCOUNT NO. XXXX2490		Н	03/07/2007				1,051.84
FIRST NATIONAL COLLECTION BUREAU 610 WALTHAM WAY SPARKS NV 89434			HOUSEHOLD FOR CROSS COUNTY AKA APPLIED BANK				
ACCOUNT NO. 51780071269XXXX		Н					528.00
FIRST PREMIER 3820 N LOUISE AVE SIOUX FALLS SD 57107			HOUSEHOLD				
ACCOUNT NO. XXXX3218		W	10/17/2007				587.46
FIRST REVENUE ASSURANCE PO BOX 5818 DENVER CO 80217			HOUSEHOLD				

Sheet no. $\underline{5}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,074.01

Total > chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(Continuation Sheet)				
CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	w	07/06/2007				3,143.44
		HOUSEHOLD FOR CAPITAL ON XXXX5017				
	н	12/16/2005				1,092.94
		MEDICAL				
	Н	12/14/2006				66.75
		MEDICAL				
	Н					46,551.02
		STUDENT LOAN PRIOR TO 2006				
	w					39,235.43
		STUDENT LOAN 2001-2005				
	CODEBTOR	H	Both Date Claim Was incurred and consideration for Claim. If Claim is subject to Setoff, so State	Note	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE W 07/06/2007 HOUSEHOLD FOR CAPITAL ON XXXXX5017 H 12/16/2005 MEDICAL H STUDENT LOAN PRIOR TO 2006 W STUDENT LOAN STUDENT LOAN STUDENT LOAN STUDENT LOAN STUDENT LOAN	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE W 07/06/2007 HOUSEHOLD FOR CAPITAL ON XXXXX5017 H 12/16/2005 MEDICAL H STUDENT LOAN PRIOR TO 2006 W STUDENT LOAN STUDENT LOAN STUDENT LOAN STUDENT LOAN STUDENT LOAN

Sheet no. $\underline{6}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

90,089.58 Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
GREAT LAKES HIGHER PO BOX 3059 MIWAUKEE WI 53201-3059		Н	STUDENT LOAN 2006				14,170.25
ACCOUNT NO. 0480 HSBC CARD SERVICES PO BOX 80084 SALINAS CA 93912-0084		w	09/08/2007 HOUSEHOLD				577.77
JC CHRISTIANSON PO BOX 519 SAUK RAPIDS MN 56379		J	COLLECTION FOR CENTRA CARE MEDICAL PRIOR TO 10/09/07				594.86
ACCOUNT NO. XXX8549 LDC COLLECTION SYSTEMS 3131 PRINCETON PIKE BLDG 5 STE 105 LAWRENCEVILLE NJ 08648		Н	01/31/2007 HOUSEHOLD				2,334.86
ACCOUNT NO. UNKNOWN LOFSTROM LAW FIRM PO BOX 21123 COLUMBIA HEIGHTS MN 55421		J	06/11/2007 ST CLOUD SURGICAL CENTER MEDICAL				806.62

Sheet no. $\underline{7}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 18,484.36

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w					800.00
MALINDA LIPETZKY 457 ELENA LANE ST JOSEPH MN 56374			BUSINESS 10/2006				
ACCOUNT NO. XXXX7649		н	07/25/2007				202.70
MEDTRONIC 13019 COLLECTION CENTER DR CHICAGO IL 60693-0130			MEDICAL				
ACCOUNT NO. XXXX0478		w	09/12/2007				1,864.25
MERCHANTS CREDIT GUIDE CO 223 W JACKSON BLVD CHICAGO IL 60606			COLLECTIONS FOR SEARS				
ACCOUNT NO. UNKNOWN		Н					1,058.00
MID STATE CREDIT 217 S 7 ST STE 101B BRAINERD MN 56401			HOUSEHOLD PRIOR TO 2000				
ACCOUNT NO. 7184/1548/4584/6775/082B/59		J					615.15
MIDWEST COLLECTION SERV P O BOX 1181 ST CLOUD MN 56302			PRIOR TO 05/2/07 MEDICAL				

Sheet no. $\underline{8}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,540.10

Total > chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

ln

re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No	
		Debtors	,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5023		Н	09/27/2007				1,655.90
MONTEREY COLLECTIONS PO BOX 4658 CARLSBAD CA 92018			MEDICAL				
ACCOUNT NO. 1227		w	06/13/2005				528.21
MRS ASSOCIATES 3 EXECUTIVE CAMPUS STE 400 CHERRY HILL NJ 08002			HOUSEHOL DOFR 1ST PREMIER				
ACCOUNT NO. 6085		Н	01/23/2004				389.03
NORTHLAND CREDIT CONTROL 3617 VERA CRUZ AVE N MINNEAPOLIS MN 55422			HOUSEHOLD FOR SCHMITT MUSIC				
ACCOUNT NO. 6085/8713		Н					1,059.50
NORTHLAND GROUP PO BOX 390846 EDINA MN 55439			HOUSEHOLD CAPITAL ONE XXXX7018				
ACCOUNT NO. 4895		J	10/31/2007				970.77
NORTHWAY DENTAL PO BOX 1659 ST CLOUD MN 56302			MEDICAL				

Sheet no. $\underline{9}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,603.41

Total > \$

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B6F (Official Form 6F) (12/07) - Cont.

n re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.		
		Debtors		(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX0486		w					577.77
ORCHARD BANK PO BOX 5222 CAROL STREAM IL 60197-5222			HOUSEHOLD PRIOR TO 09/13/07				
ACCOUNT NO. 17494		w	12/12/2007				427.09
PAYDAY AMERICA 1609 W CTY RD 42 BOX 232 BURNSVILLE MN 55306			HOUSEHOLD				
ACCOUNT NO. 0478		w	05/23/2007				1,864.25
PORTFOLIO RECOVERY PO BOX 12914 NORFOLK VA 23541			HOUSEHOLD				
ACCOUNT NO. XXXX7375		W	10/04/2007				1,234.65
QUADRANT GROUP 5140 MAIN ST STE 303 WILLIAMSVILLE NY 14221			COLLECTION FOR ORCHARD BANK				
ACCOUNT NO. QDR1		J	11/07/2006				26.00
REGIONAL DIAGNOSTIC RADIOLOGY POB OX 7366 ST CLOUD MN 5632-7366			MEDICAL				

Sheet no. $\underline{10}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,129.76

Total > chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. QRDR1		J	11/21/2007				450.55
REGIONAL DIAGNOSTIC RADIOLOGY PO BOX 7366 ST CLOUD MN 56302-7366			MEDICAL				
ACCOUNT NO. UNKNOWN		J	11/13/2007				2,905.49
RICHARD L MUSKE 700 ST PAUL BLDG ST PAUL MN 55102			GARNISHMENT				
ACCOUNT NO. 3445/2893/9R53/NORTHWAY/		J					5,710.47
RICHARD SIERSTAD PO BOX 566 SAUK RAPIDS MN 56379-0566			MEDICAL PRIOR TO 2005				
ACCOUNT NO. XXXX9016		Н	02/23/2007				827.84
RJM ACQUISITIONS 575 UNDERHILL BLVD STE 224 SYOSSET NY 11791-3416			HOUSEHOLD				

Sheet no. $\underline{11}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,894.35

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Dobtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1602		Н	10/12/2007				373.00
ROSE & ARNESON PO BOX 5560 HOPKINS MN 55343 ADVANTAGE COLLECTION PROFESSIONAL PO BOX 353 CAMBRIDGE MN 55008			MEDICAL				
ACCOUNT NO. XXXX5348		J	04/18/2007				2,825.49
SPRINGER COLLECTIONS 876 E 7TH ST ST PAUL MN 55106-4590			VILLAGE GREEN HOUSEHOLD				,
ACCOUNT NO. UNKNOWN		н	04/26/2007				1,485.00
SRT ENTERPRISES 413 3RD ST N WAITE PARK MN 56387	1	•	HOUSEHOLD JUDGMENT				
ACCOUNT NO. SEVERAL ACCOUNTS		J	-				10,191.01
ST CLOUD HOSPITAL 1406 SIXTH AVENUE NORTH ST CLOUD MN 56303			MEDICAL 2006-2007				

Sheet no. $\underline{12}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 14,874.50

Total > \$ chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

n re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX8318		J					109.00
ST CLOUD MEDICAL GROUP 4544 CO RD 134 ST CLOUD MN 56303			MEDICAL PRIOR TO 12/2007				
ACCOUNT NO. 5825		J	11/29/2007				220.13
ST CLOUD ORTHOPEDICS 1555 NORTHWAY DR ST CLOUD MN 56303			MEDICAL				
ACCOUNT NO. 4174		J	06/11/2007				43.21
ST CLOUD SURGICAL CENTER 1526 NORTHWAY DR ST CLOUD MN 56303			MEDICAL				
ACCOUNT NO. 7058		W	10/29/2007				580.62
TATE & KIRLIN ASSOCIATES 2810 SOUTHAMPTON RD PHILADELPHIA PA 19154			HOUSEHOLD COLLECTION FOR HSBC				
ACCOUNT NO. 0594		Н	02/13/2006				1,051.84
TATE & KIRLIN ASSOCIATES 2810 SOUTHAMPTON RD PHILADELPHIA PA 19154			HOUSEHOLD FOR CROSS COUNTRY HSBC				

Sheet no. $\,\underline{13}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 2,004.80

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Dobtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 74V2		Н	04/23/2007				353.20
TRANSWORLD SYSTEM 1611 W CTY RD B #306 ST PAUL MN 55113			MEDICAL FOR ST CLOUD SURGICAL				
ACCOUNT NO. 6974		J	10/31/2007				604.60
TRIPICIANO LAW OFFICE 160 3RD AVE W STE 200 FOLEY MN 56329			COLLECTION FOR CENTRAL MN ANTHESIA/CAMPUS PLAHOUSE MEDICAL/HOUSEHOLD				
ACCOUNT NO. XXXX5028		н	06/16/2005				401.52
VALENTINE & KEBARTAS INC PO BOX 325 LAWRENCE MA 01842			HOSUEHOLD				
ACCOUNT NO. UNKNOWN		J	02/20/2003				606.36
WEISBERG LAW OFFICE PO BOX 26759 MINNEAPOLIS MN 55426			FOR MIDWEST COLLECTIONS				
ACCOUNT NO. 0150/7700		J	11/15/2006				3,045.97
WEST ASSET MANAGEMENT PO BOX 671747 MARIETTA GA 30006			HOUSEHOLD				

Sheet no. $\underline{14}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

5,011.65 Subtotal >

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B6F (Official Form 6F) (12/07) - Cont.

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Choos)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3611		Н	12/13/2007				2,815.76
WILLIAMS AND FUDGE PO BOX 115900 ROCK HILL SC 29731-1590			HOUSEHOLD				
ACCOUNT NO. UNKNOWN		W					192.76
XCEL BKY UNIT 1518 CHESTNUT AVE MINNEAPOLIS MN 55403			PRIOR ACCOUNT 09/2006				
MICHELE G GREER 7301 OHMS LANE STE 475 EDINA MN55439							

Sheet no. $\underline{15}$ of $\underline{15}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,008.52

Total > \$ 203,783.01

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In re:	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)			-	
In re: ANTHONY T LAVALLE	DEBORAH K	LAVALLE		(If known)
		Debtors		ii kilowii)
	SCF	IEDULE H	- CODEBTORS	
✓ Check this box if debtor has	no codebtors.			
NAME AND ADDRE	SS OF CODEBT	OR	NAME AND ADDRESS O	F CREDITOR

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In re	ANTHONY T L	AVALLE	DEBOR/	4H K L	AVALLE.
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Case No.

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: MARRIED	DEPENDENTS OF	DEBTOR ANI	D SPOUSE		
	RELATIONSHIP(S):			AGE	(S):
	SON				6
	SON				4
Employment:	DEBTOR		SPC	USE	
Age	37	36			
Occupation		ACCO	UNTING/PAYROLL		
Name of Employer	HC IT DEVELOPERS, INC		MACHINE		
How long employed		2 WKS	3		
Address of Employer			RAPIDS MN 56379	9	
INCOME: (Estimate of average or case filed)	projected monthly income at time	•	DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	d commissions	\$	2,000.00	\$_	2,600.00
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	2,000.00	\$	2,600.00
4. LESS PAYROLL DEDUCTION	S				
a. Payroll taxes and social se	curity	\$	363.00	\$_	199.00
b. Insurance		\$	0.00	\$_	303.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify) CHI	LD SUPPORT	\$	0.00	\$_	289.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	363.00	\$_	791.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	1,637.00	\$_	1,809.00
7. Regular income from operation of	of business or profession or farm				
(Attach detailed statement)		\$	0.00	\$_	0.00
8. Income from real property		\$	0.00	\$_	0.00
9. Interest and dividends		\$	0.00	\$_	0.00
Alimony, maintenance or support debtor's use or that of dependence	ort payments payable to the debtor for the lents listed above.	\$	0.00	\$_	0.00
11. Social security or other governments	nent assistance	•	0.00	Φ.	0.00
(Specify) 12. Pension or retirement income		\$ <u></u> \$		\$_ \$	
13. Other monthly income		<u> </u>	0.00	Ψ_	0.00
(Specify)		\$	0.00	¢.	0.00
14. SUBTOTAL OF LINES 7 THR	OLIGH 13	\$	0.00		0.00
	\$	1,637.00			
	15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)				1,809.00
16. COMBINED AVERAGE MON totals from line 15)		\$ 3,446	.00		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re ANTHONY T LAVALLE DE	EBORAH K	LAVALLE	Case No.		
B6I (Official Form 6I) (12/07) - Cont.		Document	Page 34 of 55		
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(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

ANTHONY HAS BEEN LAID OFF SINCE 10/29/2007 BUT ANTICIPATES BEING CALLED BACK 2/1/2008

Debtors

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B6J (Official Form 6J) (12/07)

In re ANTHONY T LAVALLE DEBORAH K LAVALLE	Case No.	
Debtors	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate h	nousehold. Complete a separate schedule of	
expenditures labeled "Spouse."		
Rent or home mortgage payment (include lot rented for mobile home)	\$ <u> </u>	1,273.00
a. Are real estate taxes included? Yes No	<u></u>	
b. Is property insurance included? Yes No	_	
Utilities: a. Electricity and heating fuel	\$ <u> </u>	180.00
b. Water and sewer	\$ <u> </u>	40.00
c. Telephone	\$ <u> </u>	35.00
d. Other CABLE/INTERNET	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	300.00
5. Clothing	\$	30.00
6. Laundry and dry cleaning	\$	22.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u></u>	0.00 0.00 0.00 0.00 0.00 100.00
10. Charitable contributions	\$ <u></u>	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$ <u> </u>	
b. Life	\$ <u> </u>	
c. Health	\$ <u> </u>	
d. Auto	\$ <u> </u>	
e. Other		
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be in	cluded in the plan)	
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed sta	atement) \$	0.00
17. Other Childcare	\$	650.00
HAIR CUTS/PERSONAL CARE	\$	15.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of S	schedules and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,095.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur v	vithin the year following the filing of this docu	ument:
20. STATEMENT OF MONTHLY NET INCOME		<u> </u>
a. Average monthly income from Line 15 of Schedule I	\$	3,446.00
b. Average monthly expenses from Line 18 above	\$	3,095.00
c. Monthly net income (a. minus b.)	\$ <u></u>	351.00

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court District of Minnesota

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No	lo.	
		Debtors	Chapter	r	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 138,000.00		
B - Personal Property	YES	3	\$ 9.705.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 123,012.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	4		\$ 1,546.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	16		\$ 203.783.01	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 3.446.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3.095.00
тот.	AL	31	\$ 147,705.00	\$ 328,341.01	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court District of Minnesota

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE		Case No.	
		Debtors	,	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,546.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 103,125.10
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 104,671.10

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,446.00
Average Expenses (from Schedule J, Line 18)	\$ 3,095.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 6,620.04

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$835.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,546.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$203,783.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$204,618.01

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	•	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoin	
sheets	s, and that they are true and correct to the best of my knowle	dge, information, and belief.
Date:	1/10/2008	Signature: s/ ANTHONY T LAVALLE
		ANTHONY T LAVALLE
		Debtor
Date:	1/10/2008	Signature: s/ DEBORAH K LAVALLE
		DEBORAH K LAVALLE
		(Joint Debtor, if any)
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT District of Minnesota

In re:	ANTHONY T LAVALLE	DEBORAH K LAVALLE	Case No.	
		Debtors	.,	(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
21,110.00	DEBORAH	2006
15,713.00	ANTHONY	2006
817.00	DEBORAH GROSS FROM CANDLE BUSINESS	2006
27,040.00	DEBORAH	2007
16,000.00	ANTHONY 1099 INCOME	2007
8,833.00	ANTHONY	2007
0.00	ANTHONY	2008
1,308.00	DEBORAH	2008

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
2,715.00	TAX REFUNDS	2006
6,502.00	TAX REFUND	2006

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2

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
COUNTRY WIDE HOME LOANS SVB 314 PO BOX 5170 SIMI VALLEY CA 93062-5170	MONTHLY PAYMENTS	2,683.18	120,312.00
MID ATLANTIC FINANCE 15500 LIGHTWAVE DR CLEARWATER FL 33771	BI-WEEKLY PAYMENTS	880.38	4,000.00

None V

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

PAYMENTS/ PAID OR STILL	PAYMENTS/ PAI TRANSFERS VAI	AID OR STALUE OF	MOUNT TILL WING
-------------------------	--------------------------------	------------------	-----------------------

None

Ø

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF	AMOUNT	AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None \square

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT		COURT OR AGENCY	STATUS OR
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATIO	DISPOSITION

3

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

XCEL BKY UNIT 12/01/2007 wages totalling \$109

1518 CHESTNUT AVE MINNEAPOLIS MN 55403

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION. NAME AND ADDRESS FORECLOSURE SALE. AND VALUE OF **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

CAPITAL ONE 10/01/2007 2005 FORD TAURUS 40K MILES VIN

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN ORDER **PROPERTY** CASE TITLE & NUMBER

7. Gifts

None $\mathbf{\Delta}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRES RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR, DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None **☑** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND

ADDRAYSS

KALENDA & ASSOCIATES

919 W ST GERMAIN ST #2000

ST CLOUD MN 56301

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/2007 AMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY
250 retainer
1750 in plan

4

10. Other transfers

None **☑** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

12. Safe deposit boxes

None **✓** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	NAMES AND ADDRESSES	DESCRIPTION	DATE OF TRANSFER
OF BANK OR	OF THOSE WITH ACCESS	OF	OR SURRENDER,
OTHER DEPOSITORY	TO BOX OR DEPOSITOR	CONTENTS	IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATE OF	AMOUNT OF	
NAME AND ADDRESS OF CREDITOR	SETOFF	SETOFF	

14. Property held for another person

None
✓

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

2620 16 ST S #205 ANTHONY AND DEBORAH 3/03-10/06 ST CLOUD MN 56301 LAVALLE

16. Spouses and Former Spouses

None **☑** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

6

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

✓

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑**

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑**

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL NAME

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BEGINNING AND ENDING** BUSINESS

DATES

7

None \square

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 1/10/2008 s/ ANTHONY T LAVALLE of Debtor **ANTHONY T LAVALLE**

Date 1/10/2008 Signature s/ DEBORAH K LAVALLE of Joint Debtor DEBORAH K LAVALLE

(if any)

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Form 1007-1 - Statement Of Compensation By Debtor's Attorney

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

DEBORAH K		ase No. BKY
	Debtor(s).	napter <u>13</u> Case
	STATEMENT OF COMPENSATION BY ATTORNEY FOR	OR DEBTOR(S)
The undersign	ed, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329	29(a) of the Bankruptcy Code, states t
1. app	The undersigned is the attorney for the debtor(s) in this case and file plicable	les this statement as required by
2.	(a) The filing fee paid by the undersigned to the clerk for the debtor this case is:	or(s) in \$ 274.0
	(b) The compensation paid or agreed to be paid by the debtor(s) to tundersigned is:	the \$
	(c) Prior to filing this statement, the debtor(s) paid to the undersigne	ned: \$250.00
	(d) The unpaid balance due and payable by the debtor(s) to the	
	undersigned is:	\$
rendering advi Code; (b) prep required by the	e services rendered or to be rendered include the following: (a) analysis ce and assistance to the debtor in determining whether to file a petition aration and filing of the petition, exhibits, attachments, schedules, state court; (c) representation of the debtor(s) at the meeting of creditors; (c) reasonably necessary to represent the debtor(s) in this case.	on under Title 11 of the United States tements and lists and other documen
compensation	source of all payments by the debtor(s) to the undersigned was or will of the debtor(s), and the undersigned has not received and will not recements by the debtor(s), except as follows:	

Signed: /s/ROBERT L. KALENDA

ROBERT L. KALENDA Bar no: 53260 Attorney for Debtor(s)

KALENDA & ASSOCIATES 919 W ST GERMAIN ST #2000

ST CLOUD MN 56301

320-255-8840

LOCAL RULE REFERENCE: 1007-1

Dated: 1/10/2008

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B22C (Official Form 22C) (Chapter 13) (01/08)	According to the calculations required by this statement:
n re ANTHONY T LAVALLE, DEBORAH K LAVALLE	The applicable commitment period is 5 years.
Debtor(s)	☐ Disposable income is determined under § 1325(b)(3)
Case Number:	☐ Disposable income is not determined under § 1325(b)(3)
(If known)	(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. RE	PORT OF II	NCOME		
1	Marital/filing status. Check the box that applies and a. ☐ Unmarried. Complete only Column A ("Debt both Column A				
	All figures must reflect average monthly income rece six calendar months prior to filing the bankruptcy cas before the filing. If the amount of monthly income va divide the six-month total by six, and enter the result	the last day of the month e six months, you must	Column A Debtor's Income	Column B Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, co	mmissions.		\$1,872.55	\$2,080.83
3	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.				
	a. Gross Receipts		\$ 2,666.66		
	b. Ordinary and necessary business expenses		\$ 0.00	0	0
	c. Business income		Subtract Line b from Line a	\$2,666.66	\$0.00
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.				
4	a. Gross Receipts		\$ 0.00		
	b. Ordinary and necessary operating expenses		\$ 0.00 Subtract Line b from Line a	\$0.00	\$0.00
	C. Rent and other real property income		Subtract Line b from Line a		
5	Interest, dividends, and royalties.			\$0.00	\$0.00
6	Pension and retirement income.			\$0.00	\$0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.			\$0.00	\$0.00
8	Unemployment compensation. Enter the amount in However, if you contend that unemployment compensation as a benefit under the Social Security Act, do not like Column A or B, but instead state the amount in the second sec	nsation receive st the amount	ed by you or your spouse		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debto	s	Spouse \$	\$	\$

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	a. \$	\$0.00	\$0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$4,539.21	\$2,080.83
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 6,620.04	
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD		
12	Enter the amount from Line 11.		\$ 6,620.04
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you co calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paregular basis for the household expenses of you or your dependents and specify, in the lines bel basis for excluding this income (such as payment of the spouse's tax liability or the spouse's suppersons other than the debtor or the debtor's dependents) and the amount of income devoted to purpose. If necessary, list additional adjustments on a separate page. If the conditions for enteriadjustment do not apply, enter zero.	ne of your aid on a ow, the pport of each ng this	\$0.00
	a. \$ Total and enter on Line 13.		
14	Subtract Line 13 from Line 12 and enter the result.		\$ 6,620.04
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the and enter the result.	e number 12	\$ 79,440.48
16	Applicable median family income. Enter the median family income for applicable state and household information is available by family size at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: MN b. Enter debtor's household size: 4	,	\$ 81,477.00
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ✓ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applies 3 years" at the top of page 1 of this statement and continue with this statement. ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The period is 5 years" at the top of page 1 of this statement and continue with this statement. 		·
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE	E INCOME	
18	Enter the amount from Line 11.		\$ 6,620.04

19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.				
	a.	\$	\$ 0.00		
	Total and enter on Line 19.				
20	Current monthly income for § 1325(b)(3). Subtract Line	e 19 from Line 18 and enter the result.	\$ 6,620.04		
21	Annualized current monthly income for § 1325(b)(3). 12 and enter the result.	Multiply the amount from Line 20 by the number	\$ 79,440.48		
22	Applicable median family income. Enter the amount from	m Line 16	\$ 81,477.00		
	Application of § 1325(b)(3). Check the applicable box and pro	ceed as directed.			
23	 ☐ The amount on Line 21 is more than the amount 1325(b)(3)" at the top of page 1 of this statement and complete ☑ The amount on Line 21 is not more than the amounder § 1325(b)(3)" at the top of page 1 of this statement and complete. 	the remaining parts of this statement. Int on Line 22. Check the box for "Disposable income is n	ot determined		
		EDUCTIONS FROM INCOME	, , , , , , , , , , , , , , , , , , , ,		
		s of the Internal Revenue Service (IRS)			
	National Standards: food, apparel and services, house	keeping supplies, personal care, and			
24A	miscellaneous. Enter in Line 24A the "Total" amount from Expenses for the applicable household size. (This information of the bankruptcy court.)	IRS National Standards for Allowable Living	\$		
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.				
	Household members under 65 years of age	usehold members 65 years of age or older			
	a1. Allowance per member a2.	Allowance per member			
	b1. Number of members b2.	Number of members			
	c1. Subtotal c2.	Subtotal	\$		
25A	Local Standards: housing and utilities; non-mortgage and Utilities Standards; non-mortgage expenses for the approximation is available at www.usdoj.gov/ust/ or from the	pplicable county and household size. (This	\$		

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25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.					
	-	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$		
		b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 47.	\$		
	-	C.	Net mortgage/rental expense	Subtract Line b from Line a		\$
26	ar U	nd 25E Itilities	Standards: housing and utilities; adjustment. If you address not accurately compute the allowance to which Standards, enter any additional amount to which you contention in the space below:	n you are entitled under the	IRS Housing and	\$
27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					\$
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			\$		
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 1, Average Monthly Payment for any debts secured by Vehicle 1,					
	H	C.	as stated in Line 47. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$

29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs \$				
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47				
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a	\$			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes. social security taxes. and Medicare taxes. Do not include real estate or sales taxes.	\$			
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$			
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$			
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.	\$			
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$			
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$			
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$			
	Subpart B: Additional Living Expense Deductions				
	Note: Do not include any expenses that you have listed in Lines 24-37				
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
39	a. Health Insurance \$ b. Disability Insurance \$ c. Health Savings Account \$				
	Total: Add Lines a, b and c	\$			
	Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$	Ψ			

40	monthly expenses that you elderly, chronically ill, or di	to the care of household or a will continue to pay for the re isabled member of your house enses. Do not include paym	easonable and necess ehold or member of yo	ary care and support of an our immediate family who is	\$
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
42	Local Standards for Housing provide your case trustee	er the total average monthly ang and Utilities, that you actude with documentation of your claimed is reasonable and	ally expend for home our actual expenses, a	energy costs. You must	\$
43	you actually incur, not to e secondary school by your o trustee with documentati is reasonable and necess	sarv and not already accour	attendance at a private 18 years of age. You , and you must expl ated for in the IRS St	e or public elementary or must provide your case ain why the amount claimed andards.	\$
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.				\$
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.			\$	
	Subpart C: Deductions for Debt Payment				
47	you own, list the name of t Payment, and check wheth total of all amounts schedu filing of the bankruptcy cas	the creditor, identify the prope her the payment includes taxe	rty securing the debt, es or insurance. The A ach Secured Creditor	verage Monthly Payment is the in the 60 months following the	
	Name of	Draparty Securing the Debt	Average		
	Creditor	Property Securing the Debt	Monthly Payment	Does payment include taxes or insurance?	
	Creditor a.		Monthly	include taxes	
			Monthly Payment	include taxes or insurance?	\$
48	a. Other payments on secur residence, a motor vehicle, you may include in your de in addition to the payments amount would include any List and total any such amount would include any such amounts with the such as the suc	red claims. If any of debts lis, or other property necessary	Monthly Payment sted in Line 47 are sector your support or the tothe "cure amount") to maintain possession opaid in order to avoid	include taxes or insurance? yes no Total: Add Lines a, b and c ured by your primary e support of your dependents, that you must pay the creditor of the property. The cure repossession or foreclosure.	\$
48	a. Other payments on secur residence, a motor vehicle, you may include in your de in addition to the payments amount would include any	red claims. If any of debts lis, or other property necessary eduction 1/60th of any amoun is listed in Line 47, in order to usums in default that must be ounts in the following chart. If	Monthly Payment sted in Line 47 are sector your support or the tothe "cure amount") to maintain possession opaid in order to avoid	include taxes or insurance? yes no Total: Add Lines a, b and c ured by your primary e support of your dependents, that you must pay the creditor of the property. The cure repossession or foreclosure.	\$
48	a. Other payments on secur residence, a motor vehicle, you may include in your de in addition to the payments amount would include any List and total any such ampage.	red claims. If any of debts lis, or other property necessary eduction 1/60th of any amoun is listed in Line 47, in order to usums in default that must be ounts in the following chart. If	Monthly Payment sted in Line 47 are sector your support or the term of the following section of the paid in order to avoid for necessary, list additional sections of the following section of the following section of the paid in order to avoid for necessary, list additional sections and sections are sections.	include taxes or insurance? yes no Total: Add Lines a, b and c ured by your primary e support of your dependents, that you must pay the creditor of the property. The cure repossession or foreclosure. onal entries on a separate	\$

			er 13 administrative expenses. Multiply the amount in line a by ting administrative expense.	he amount in line b, and enter the	
	ĺ	a.	Projected average monthly Chapter 13 plan payment.	\$	
50		b.	Current multiplier for your district as determined under schedules issued		
			by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy		
			court.)	x	
		C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$
51	,	Total	Deductions for Debt Payment. Enter the total of Lines 47 through 50.		\$
			Subpart D: Total Deductions from	Income	
52		Total	of all deductions allowed under § 707(b)(2). Enter the total of Lines	38, 46, and 51.	\$
			Part V. DETERMINATION OF DISPOSABLE INCO	OME UNDER § 1325(b)(2)	
53	•	Total	current monthly income. Enter the amount from Line 20.		\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child				\$
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).				\$
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.				\$
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.				
			Nature of special circumstances	Amount of expense	
		a.		\$	
		u.		Total: Add Lines a, b, and c	¢
				Total. Add Ellios a, b, and o	Ÿ
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.				\$
59	I	Month	nly Disposable Income Under § 1325(b)(2). Subtract Line 58 from	Line 53 and enter the result.	\$
			Part VI. ADDITIONAL EXPENSE	CLAIMS	
60		health month	Expenses. List and describe any monthly expenses, not otherwise and welfare of you and your family and that you contend should be by income under § 707(b)(2)(A)(ii)(I). If necessary, list additional so your average monthly expense for each item. Total the expenses.	e an additional deduction from your o	urrent
			Expense Description	Monthly Amount	
			Total: Add Lines a, b, and c	\$	

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Part VII: VERIFICATION				
61	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) Date: 1/10/2008 Signature: s/ ANTHONY T LAVALLE ANTHONY T LAVALLE, (Debtor)			
	Date: 1/10/2008 Signature: s/ DEBORAH K LAVALLE DEBORAH K LAVALLE, (Joint Debtor, if any)			
Income from all other sources (continued)				
	Part II .Marital Adjustment (continued)			
	Part III .Marital Adjustment (continued)			

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UNITED STATES BANKRUPTCY COURT District of Minnesota

In re: ANTHONY T LAVALLE DEBORAH K LAVALLE

Case No.

Chapter 13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: 0	ONLY INCLUDE information directly	v related to the bus	siness
operation.)		, rolated to the sat	J.1.000
PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:			
Gross Income For 12 Months Prior to Filing:	\$	0.00	
·	·		
PART B - ESTIMATED AVERAGE FUTURE <u>GROSS</u> MONTHLY INCOME:			
2. Gross Monthly Income:		\$ _	0.00
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:			
3. Net Employee Payroll (Other Than Debtor)	\$	0.00	
4. Payroll Taxes		0.00	
5. Unemployment Taxes		0.00	
6. Worker's Compensation		0.00	
7. Other Taxes		0.00	
Inventory Purchases (Including raw materials)		0.00	
Purchase of Feed/Fertilizer/Seed/Spray		0.00	
10. Rent (Other than debtor's principal residence)		<u>0.00</u>	
11. Utilities		0.00	
12. Office Expenses and Supplies		0.00	
13. Repairs and Maintenance		0.00	
14. Vehicle Expenses	-	<u>0.00</u>	
15. Travel and Entertainment		0.00	
16. Equipment Rental and Leases		0.00	
17. Legal/Accounting/Other Professional Fees18. Insurance		0.00	
19. Employee Benefits (e.g., pension, medical, etc.)		0.00	
20. Payments to Be Made Directly By Debtor to Secured Creditors For	-	0.00	
Pre-Petition Business Debts (Specify):			
None			
21. Other (Specify):			
None			
22. Total Monthly Expenses (Add items 3 - 21)		\$_	0.00
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:			
23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)		\$	0.00